

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Brian W. Brensinger
Annette M. Brensinger
Debtors

Case No. 18-00916-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 24, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Brian W. Brensinger, Annette M. Brensinger, 760 N. Garfield Rd., Bernville, PA 19506-9020
5031507	+ Cumberland County Tax Bureau, 21 Waterford Drive, Suite 201, Mechanicsburg, Pennsylvania 17050-8268
5031510	+ Office of Attorney General, Financial Enforcement Section, Strawberr, Harrisburg, Pennsylvania 17120-0001
5034333	++ RIVERFRONT FCU, 2609 KEISER BLVD, WYOMISSING PA 19610-3338 address filed with court., Riverfront Federal Credit Union, 430 S 4th St, Reading, PA 19602
5031515	United States Attorney, PO Box 11754, Harrisburg, Pennsylvania 17108-1754

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: CITICORP.COM	May 24 2023 22:41:00	Citibank, N.A., 6716 Grade Ln Blg 9 STE 910-PY DEPT, Louisville, KY 40213-3410
5031506	+ EDI: WFNNB.COM	May 24 2023 22:41:00	CB/ANNTYLRL, PO BOX 182789, COLUMBUS, OH 43218-2789
5040791	+ EDI: CITICORP.COM	May 24 2023 22:41:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5031505	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	May 24 2023 18:46:00	Bureau of Employer Tax Oper, PO Box 68568, Harrisburg, Pennsylvania 17106
5031508	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 24 2023 18:46:00	FIRST NATIONAL BANK, 4140 E. State Street, Hermitage, PA 16148-3401
5031509	EDI: IRS.COM	May 24 2023 22:41:00	Internal Revenue Service, PO Box 7346, Philadelphia, Pennsylvania 19101-7346
5031511	EDI: PENNDEPTREV	May 24 2023 22:41:00	PA Department of Revenue, Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946
5031511	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 24 2023 18:46:00	PA Department of Revenue, Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946
5031512	+ Email/Text: bankruptcyteam@quickenloans.com	May 24 2023 18:46:00	QUICKENLOANS, 1050 WOODWARD AVE, DETROIT, MI 48226-3573
5059045	EDI: Q3G.COM	May 24 2023 22:41:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5038515	+ Email/Text: bankruptcyteam@quickenloans.com	May 24 2023 18:46:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
5031514	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov		

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		May 24 2023 18:46:00	U.S. Department of Justice, PO Box 227, Ben Frankling Station, Washington, District of Columbia 20044
5031516	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	May 24 2023 18:46:00	United States Trustee, 228 Walnut Street, Room 1190, Harrisburg, Pennsylvania 17101-1722
5057888	EDI: AIS.COM	May 24 2023 22:41:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5031513	##+	RIVERFRT FCU, 430 S 4TH ST, READING, PA 19602-2630

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
John Matthew Hyams	on behalf of Debtor 1 Brian W. Brensinger jmh@johnhyamslaw.com acb@johnhyamslaw.com;ras@johnhyamslaw.com;dlh@johnhyamslaw.com
John Matthew Hyams	on behalf of Debtor 2 Annette M. Brensinger jmh@johnhyamslaw.com acb@johnhyamslaw.com;ras@johnhyamslaw.com;dlh@johnhyamslaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Brian W. Brensinger

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7125

EIN --

Debtor 2

Annette M. Brensinger

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5159

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-00916-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian W. Brensinger

Annette M. Brensinger

By the
court:5/24/23Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.